

Fill in this information to identify the case:

Debtor 1 Khadri Abdus-Saboor

Debtor 2 Rashida R. Patience
 (Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania (State)

Case number 21-10006

Official Form 410

Proof of Claim

04/19

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled on privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. **Do not send original documents;** they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Part 1: Identify the Claim

1. Who is the current creditor?	<u>Ally Financial</u> Name of the creditor (the person or entity to be paid for this claim) Other names the creditor used with the debtor _____	
2. Has this claim been acquired from someone else?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. From whom? _____	
3. Where should notices and payments to the creditor be sent? Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)	Where should notices to the creditor be sent? <u>Ally Financial</u> Name <u>PO Box 130424</u> Number Street <u>Roseville</u> <u>MN</u> <u>55113-0004</u> City State Zip Code Contact phone <u>800-495-1578</u> Contact email <u>N/A</u> Uniform claim identifier for electronic payments in chapter 13 (if you use one): _____	Where should payments to the creditor be sent? (if different) <u>PAYMENT PROCESSING CENTER</u> Name <u>P.O. Box 78367</u> Number Street <u>Phoenix</u> <u>AZ</u> <u>85062-8367</u> City State Zip Code Contact phone <u>800-495-1578</u> Contact email <u>N/A</u>
4. Does this claim amend one already filed?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Claim number on court claims registry (if known) _____ Filed on <u>MM / DD / YYYY</u>	
5. Do you know if anyone else has filed a proof of claim for this claim?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Who made the earlier filing? _____	

Part 2: Give Information About the Claim as of the Date the Case Was Filed

6. Do you have any number you use to identify the debtor? ☐ No
☒ Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: 2252

7. How much is the claim? \$2,214.05 * Does this amount include interest or other charges?
* Claimant reserves right to amend its claim, including but not limited to, the right to amend for an unsecured deficiency.
☐ No
☒ Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).

8. What is the basis of the claim? Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as health care information.
Automobile Financing

9. Is all or part of the claim secured? ☐ No
☒ Yes. The claim is secured by a lien on property.
Nature of property:
☐ Real estate. If the claim is secured by the debtor's principal residence, file a *Mortgage Proof of Claim Attachment* (Official Form 410-A) with this *Proof of Claim*.
☒ Motor Vehicle
☐ Other
Describe: 2010 CADILLAC SRX VIN: 3GYFNAEY6AS646972
Basis for perfection: Certificate of Title/Lien Notice
Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)
Value of the property: \$6,825.00
Amount of the claim that is secured: \$2,214.05
Amount of the claim that is unsecured: \$0.00 (The sum of the secured and unsecured amounts should match the amount in line 7.)
Amount necessary to cure any default as of the date of the petition: \$2,214.05
Annual Interest Rate (when case was filed) 11.39% * May not reflect rate entitled to under *In re Till*
☒ Fixed
☐ Variable

10. Is the claim based on a lease? ☒ No
☐ Yes. Amount necessary to cure any default as of the date of the petition. \$ _____

11. Is the claim subject to a right of setoff? ☒ No
☐ Yes. Identify the property: _____

12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?

- ☒ No
☐ Yes. Check one:

Amount entitled to priority

A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.

- ☐ Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B). \$ _____
- ☐ Up to \$3,025.00* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7). \$ _____
- ☐ Wages, salaries, or commissions (up to \$13,650.00*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4). \$ _____
- ☐ Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8). \$ _____
- ☐ Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5). \$ _____
- ☐ Other. Specify subsection of 11 U.S.C. § 507(a)() that applies. \$ _____

* Amounts are subject to adjustment on 4/01/2022 and every 3 years after that for cases begun on or after the date of adjustment.

Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years or both. 18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

- ☐ I am the creditor.
☒ I am the creditor's attorney or authorized agent.
☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.
☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 02/17/2021
MM/DD/YYYY

/s/ Heather Lockman
Signature

Print the name of the person who is completing and signing this claim:

Name Heather Lockman
First name Middle name Last name

Title Bankruptcy Coordinator

Company Ally Servicing LLC
Identify the corporate servicer as the company if the authorized agent is a servicer.

Address 4000 Lexington Ave. N. Suite 100
Number Street

Shoreview MN 55126
City State Zip Code

Contact phone 800-495-1578 Email N/A

I, the undersigned, declare as follows:

I am over the age of 18 years and not party to this action. My business address is PO Box 130424, Roseville, MN 55113.

I am readily familiar with the business practices of my employer for the collection and processing of documents and correspondence for mailing with the United States Postal Service and those correspondence and documents are deposited with the United States Postal Service that same day, or within one business day, in the ordinary course of business.

On February 17, 2021, I served the following document:

- Proof of Claim with all Exhibits and Attachments

in the method or methods described below and if served via U.S. Mail, by placing copies of said documents in sealed envelopes and addressed as follows:

Debtor

Khadri Abdus-Saboor
437 E mt Pleasant Ave
Philadelphia, PA 19119

Attorney

MICHAEL A. CIBIK2
Served Electronically

Trustee

WILLIAM C MILLER
Served Electronically

I then placed said envelopes for collection and mailing at my employer's office following ordinary business practices, addressed to the parties so designated above.

I declare under penalty of perjury that the foregoing is true and correct. Executed on February 17, 2021, at Shoreview, Minnesota.

Signed: /s/ Heather Lockman

Bankruptcy Coordinator
Ally Servicing LLC
PO Box 130424
Roseville, MN 55113
800-495-1578
Fax: 651-367-2005

In Re: Khadri Abdus-Saboor and Rashida R. Patience
Case No.: 21-10006 – Chapter: 13
Vehicle: 2010 CADILLAC SRX VIN: 3GYFNAEY6AS646972

Itemization of “Other Charges” – Proof of Claim Dated February 17, 2021

The claim of Ally Financial includes the following other charges in addition to the principal amount of \$1,317.07:

Accrued Pre-petition Late Charges	\$881.81
Accrued Finance Charges	\$15.17
Total:	<hr/> \$896.98